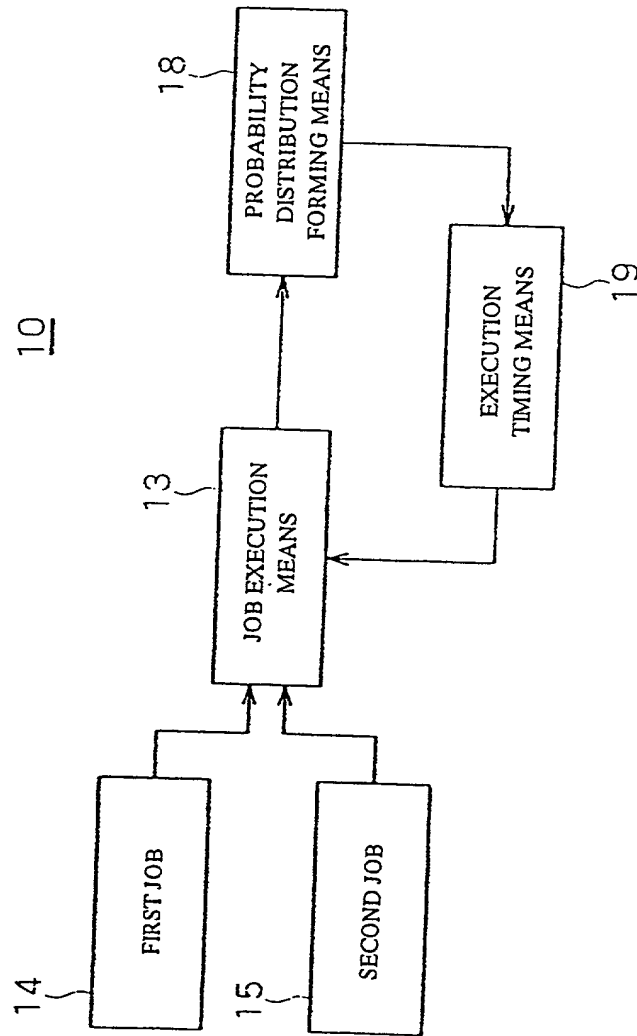


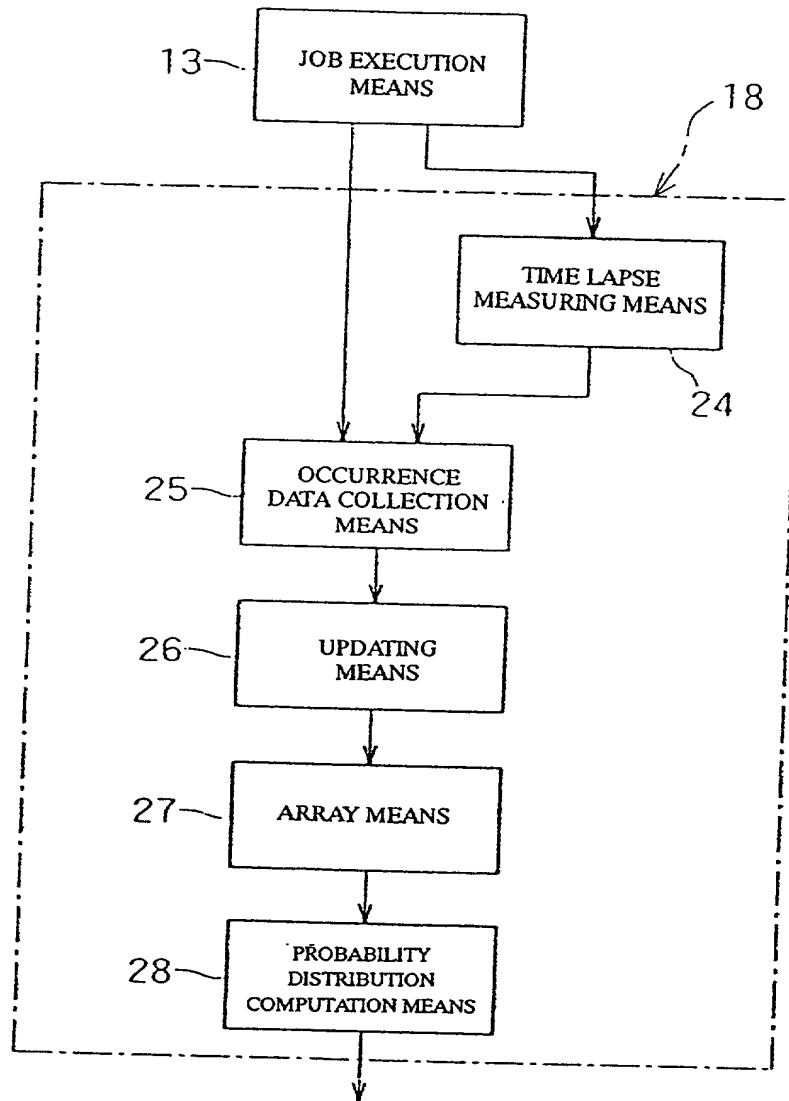
[Figure 1]

(1/12)



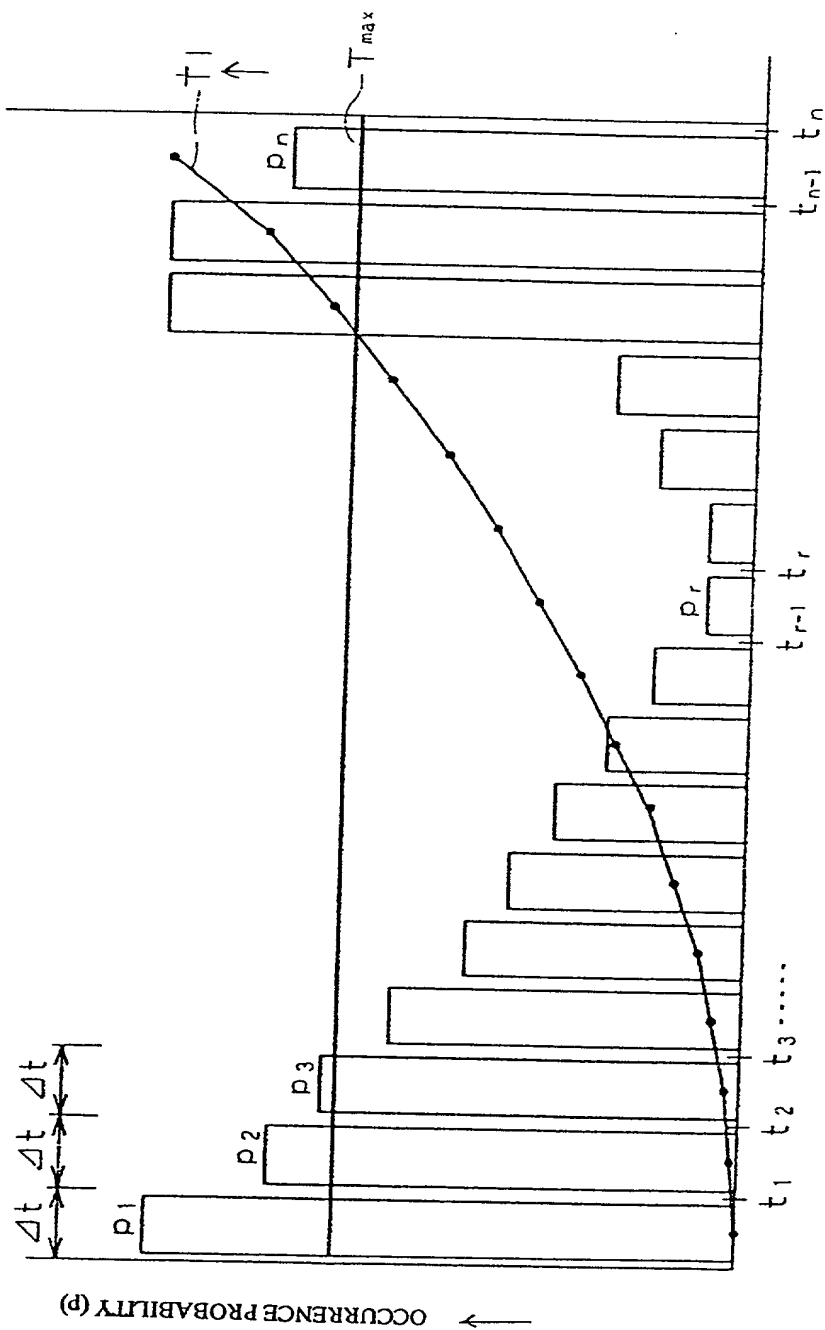
[Figure 2]

(2/12)



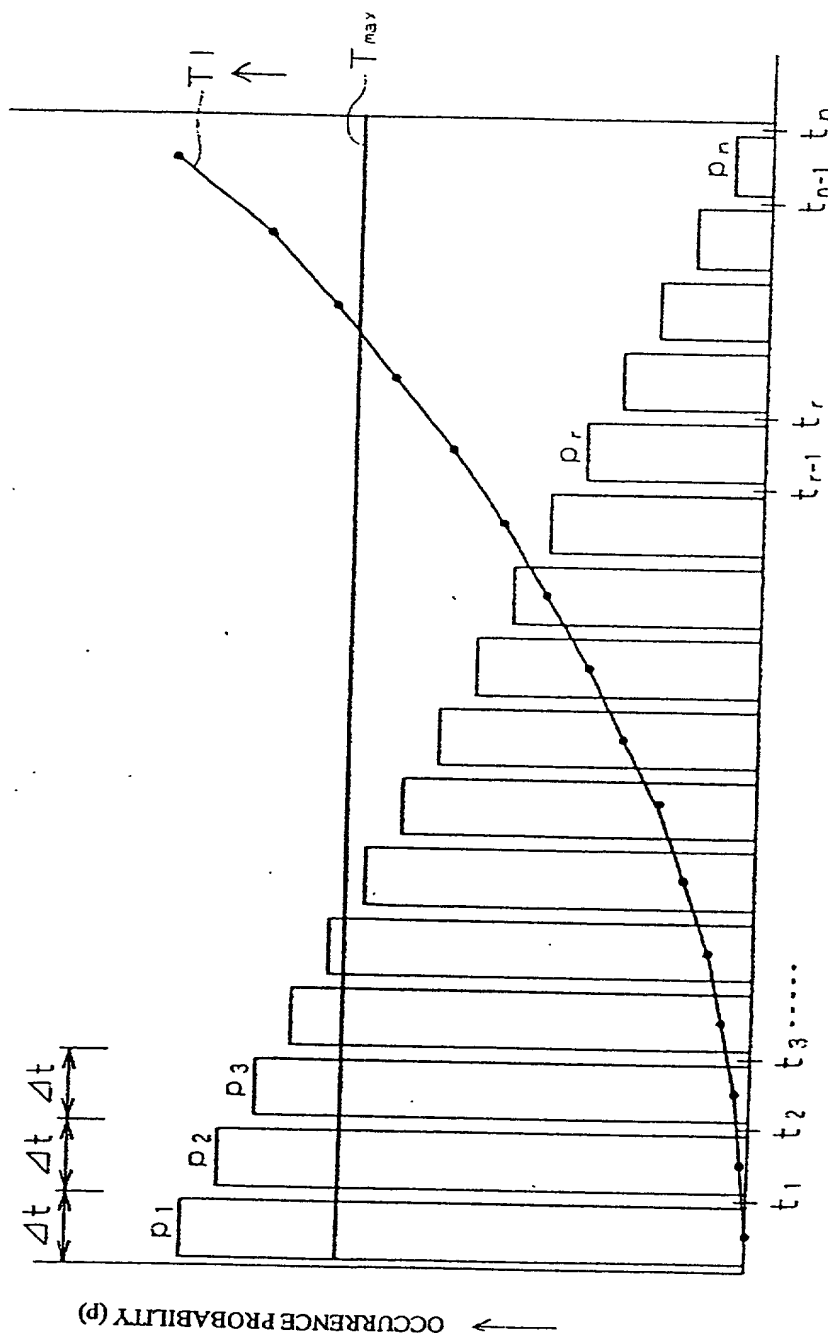
[Figure 3]

(3/12)



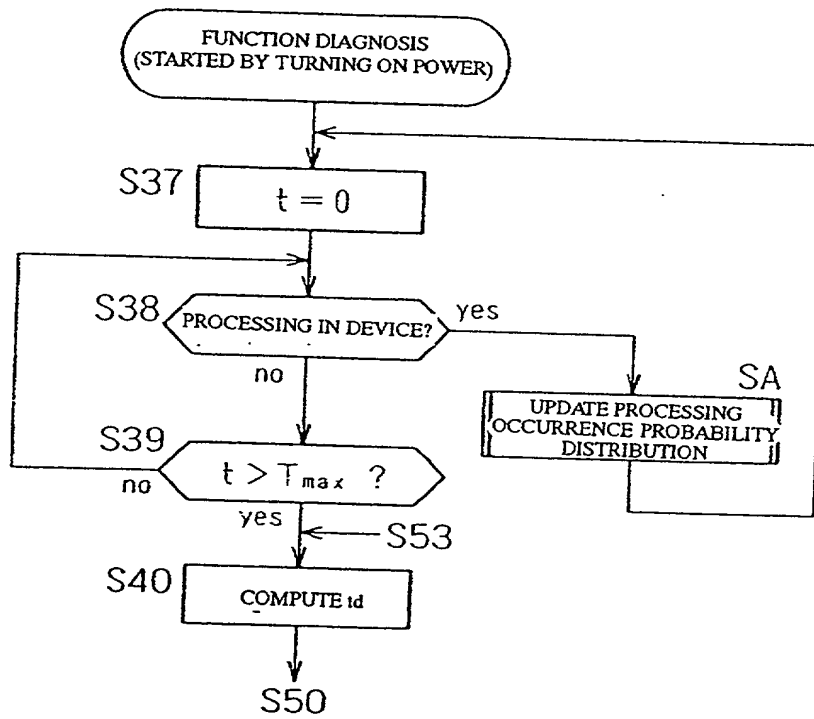
[Figure 4]

(4/12)



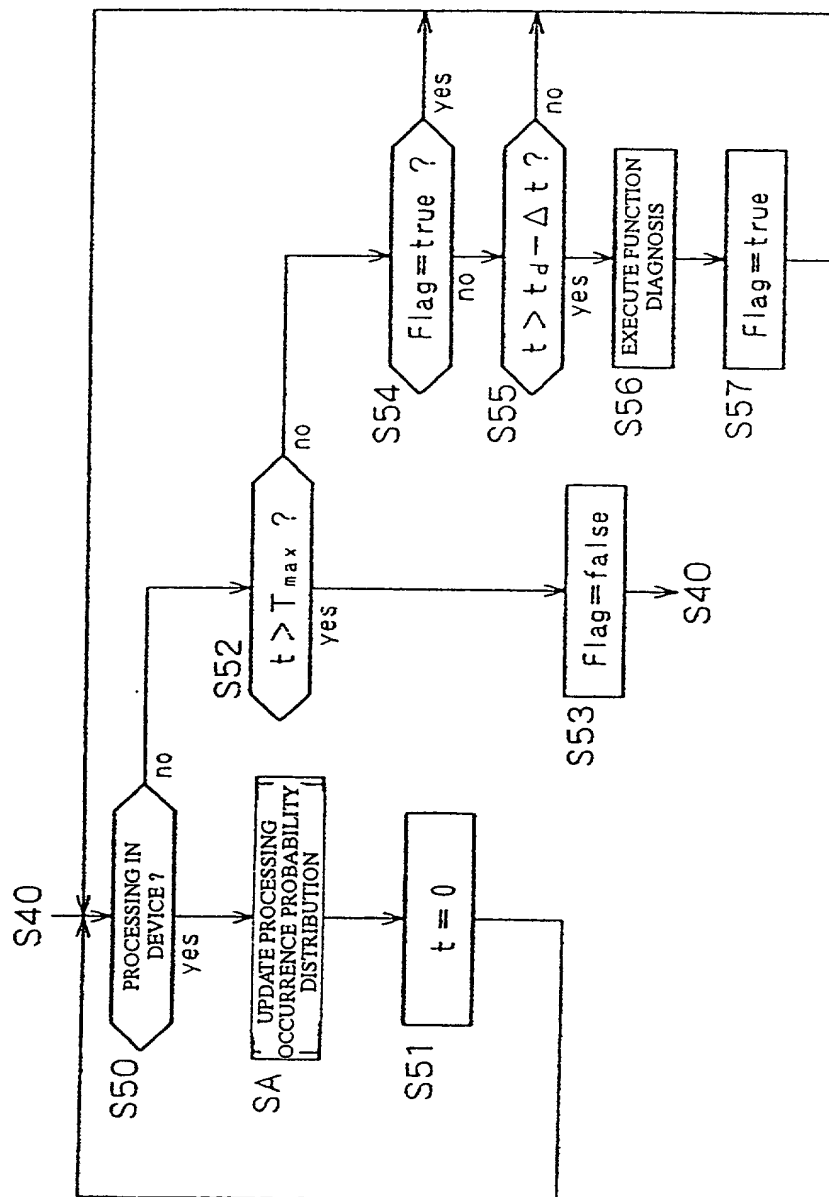
[Figure 5]

(5/12)



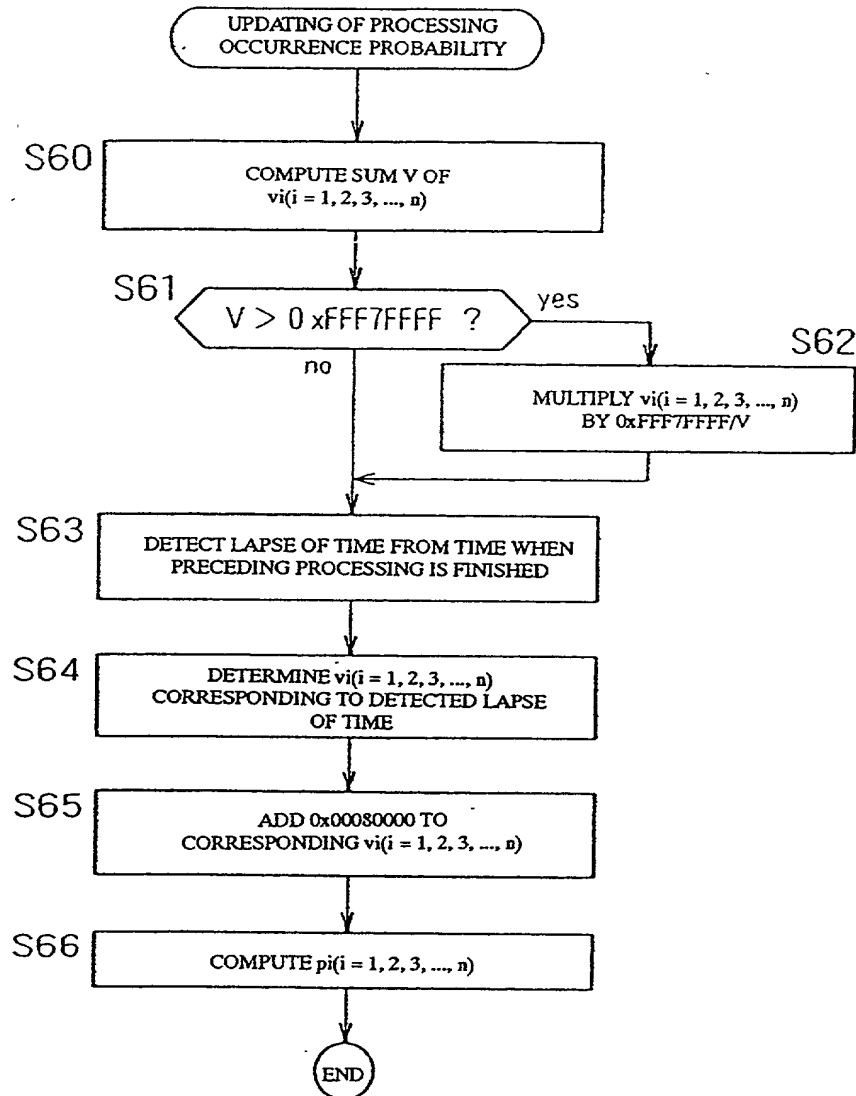
[Figure 6]

(6/12)



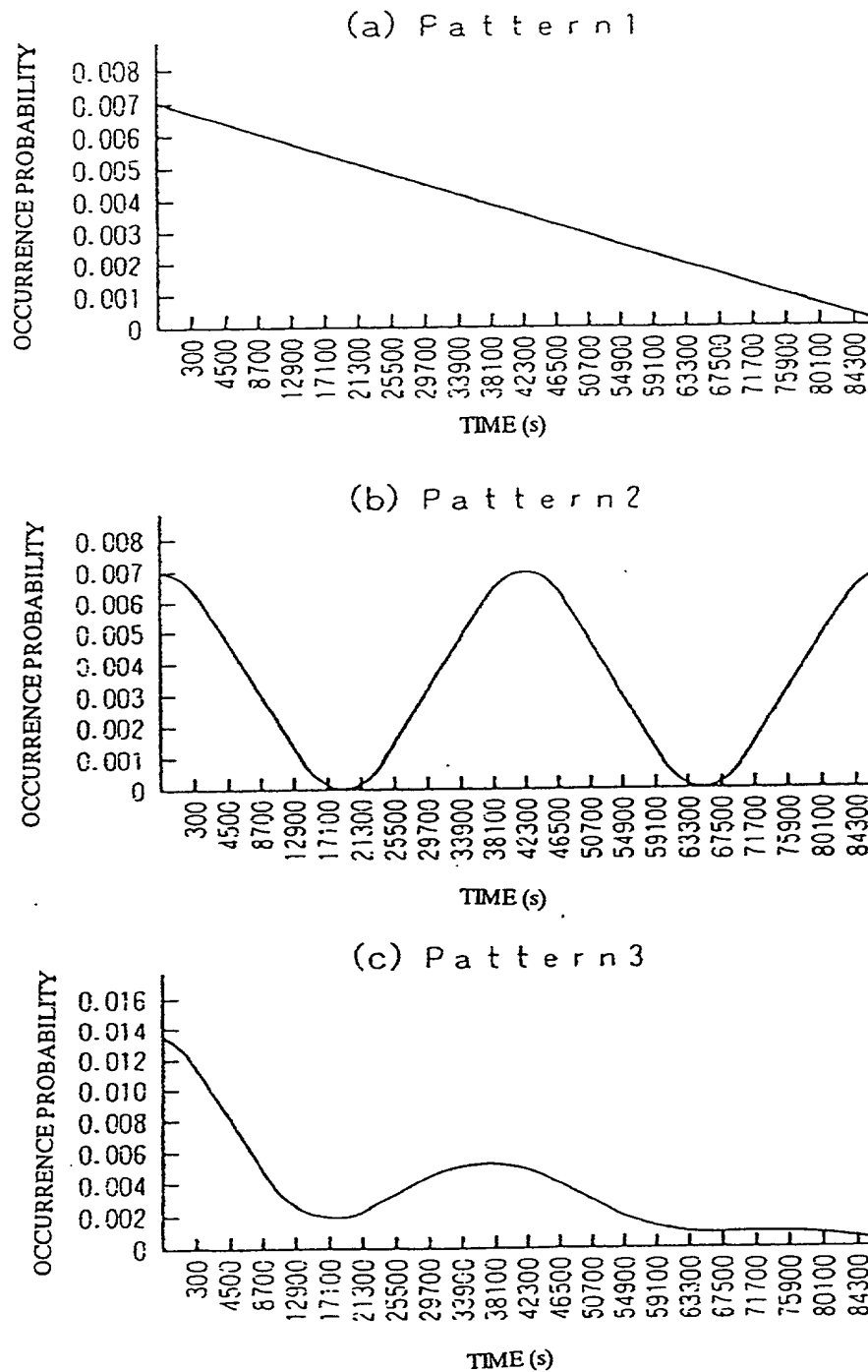
[Figure 7]

(7/12)



[Figure 8]

(8/12)





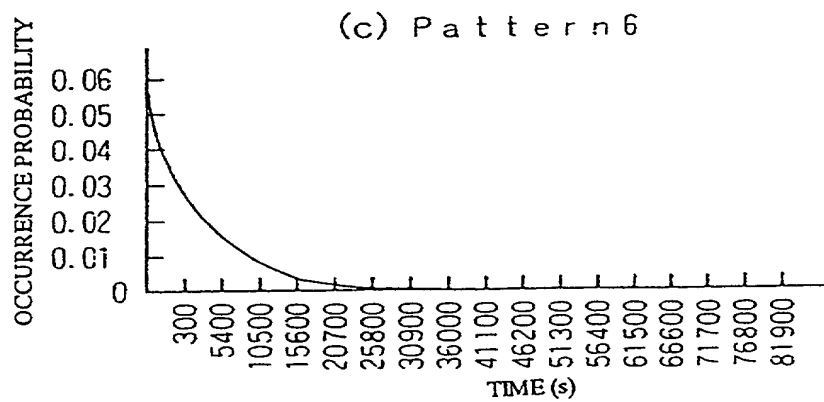
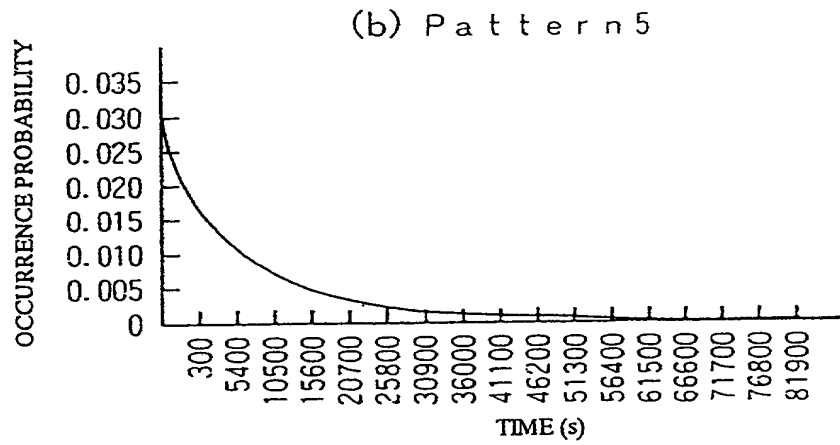
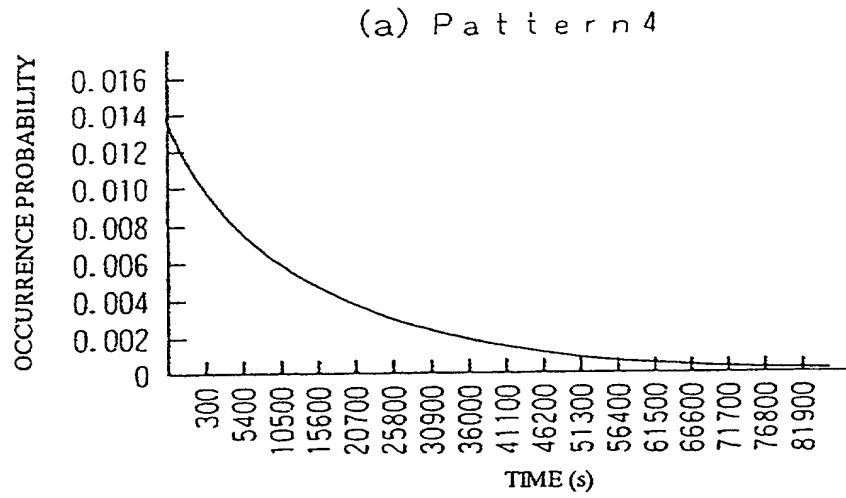
[Figure 9]

(9/12)

	Pattern1	Pattern2	Pattern3
PERIOD (DAYS)	13, 659	20, 613	12, 690
OVERLAPPING RATE (CONVENTIONAL METHOD) (TIMES/YEAR)	0. 7 5	0. 5 0	0. 8 2
OVERLAPPING RATE (PROPOSED METHOD) (TIMES/YEAR)	$4. 21 \times 10^{-5}$	$3. 72 \times 10^{-6}$	$9. 02 \times 10^{-6}$
RATIO OF OVERLAPPING RATES (%)	$5. 61 \times 10^{-4}$	$7. 44 \times 10^{-6}$	$1. 10 \times 10^{-4}$

[Figure 10]

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[Figure 11]

(11/12)

	Pattern4	Pattern5	Pattern6
PERIOD (DAYS)	90, 840	5, 861	2, 674
OVERLAPPING RATE (CONVENTIONAL METHOD) (TIMES/YEAR)	1.05	1.77	3.88
OVERLAPPING RATE (PROPOSED METHOD), (TIMES/YEAR)	$7.52 \times 10^{-5}$	$9.44 \times 10^{-6}$	$2.46 \times 10^{-5}$
RATIO OF OVERLAPPING RATES (%)	$7.16 \times 10^{-4}$	$5.33 \times 10^{-6}$	$6.34 \times 10^{-4}$

(12/12)

$$T_1 = \sum_{k=1}^n p_k t_k \quad \dots (1)$$

$$T_2 = \sum_{k=1}^n p_k t_k \sum_{i=0}^{\infty} p_i^i \quad \dots (2)$$

$$T_\ell = \sum_{k=1}^n p_k t_k \sum_{i=0}^{\infty} \left( \sum_{j=1}^{\ell-1} p_j \right)^i = \frac{\sum_{k=1}^n p_k t_k}{1 - \sum_{j=1}^{\ell-1} p_j} \quad \dots (3)$$